

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

TODD A. LAUFFENBURGER  
MARY E. LAUFFENBURGER  
Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:18-10117

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

April 25, 2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 02/12/2018 and confirmed on 4/26/18 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		88,426.17
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND		88,426.17

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	6,868.13	
Trustee Fee	3,825.12	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		10,693.25

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	FEDERAL HOME LOAN MORTGAGE CORP Acct: 2021	0.00	35,841.85	0.00	35,841.85
	FEDERAL HOME LOAN MORTGAGE CORP Acct: 2021	2,747.14	2,747.14	0.00	2,747.14
	SANTANDER CONSUMER USA Acct: 1051	17,300.00	17,300.00	2,851.64	20,151.64
	PHFA-HEMAP(*) Acct: 3030	5,779.08	5,779.08	683.49	6,462.57
	WILMINGTON SAVINGS FUND SOCIETY F Acct: 8942	2,970.51	2,970.51	0.00	2,970.51
	PHFA-HEMAP(*) Acct: 3030	63.00	63.00	0.00	63.00
					68,236.71

Priority					
	CHRISTOPHER M FRYE ESQ Acct:	0.00	0.00	0.00	0.00
	TODD A. LAUFFENBURGER Acct:	0.00	0.00	0.00	0.00
	STEIDL & STEINBERG Acct:	3,700.00	3,700.00	0.00	0.00
	KENNETH M STEINBERG ESQ Acct:	0.00	0.00	0.00	0.00
	STEIDL & STEINBERG Acct: XXXXXXXXXXXXXXXXXXXX9/23	3,168.13	3,168.13	0.00	0.00
	CHRISTOPHER M FRYE ESQ Acct:	0.00	0.00	0.00	0.00
	STEIDL & STEINBERG Acct:	0.00	0.00	0.00	0.00
	PA DEPARTMENT OF REVENUE* Acct:	0.00	0.00	0.00	0.00

\*\*\* NONE \*\*\*

Unsecured					
	BAY CITY ORTHO CARE	0.00	0.00	0.00	0.00

18-10117

Page 2 of 3

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 5055				
	CENTRAL CREDIT++	0.00	0.00	0.00	0.00
	Acct:				
	CHASE RECEIVABLES	0.00	0.00	0.00	0.00
	Acct: 7200				
	COLLECTION SERVICE CENTER INC	0.00	0.00	0.00	0.00
	Acct:				
	DIRECTV (*) - TRUSTEE PAYMENTS	0.00	0.00	0.00	0.00
	Acct: 9864				
	MIDLAND FUNDING LLC	657.84	197.35	0.00	197.35
	Acct: 1224				
	NATIONAL FUEL GAS	0.00	0.00	0.00	0.00
	Acct: 9508				
	PENELEC/FIRST ENERGY**	798.25	239.48	0.00	239.48
	Acct: 1626				
	PIONEER CREDIT RECOVERY	0.00	0.00	0.00	0.00
	Acct:				
	QUALITY ASSET RECOVERY	0.00	0.00	0.00	0.00
	Acct:				
	TRANSWORLD MAGAZINE++	0.00	0.00	0.00	0.00
	Acct: 4900				
	TRANSWORLD SYSTEMS	0.00	0.00	0.00	0.00
	Acct: 3668				
	WARREN MEDICAL GROUP	0.00	0.00	0.00	0.00
	Acct: 0338				
	WARREN MEDICAL GROUP	0.00	0.00	0.00	0.00
	Acct: 0338				
	WARREN MEDICAL GROUP	0.00	0.00	0.00	0.00
	Acct:				
	GREAT LAKES HIGHER EDUCATION CORP	21,373.86	6,412.16	0.00	6,412.16
	Acct: 3071				
	SANTANDER CONSUMER USA	7,863.80	2,359.14	0.00	2,359.14
	Acct: 1051				
	UPMC PHYSICIAN SERVICES	960.25	288.08	0.00	288.08
	Acct: 8385				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	LVNV FUNDING LLC	0.00	0.00	0.00	0.00
	Acct:				
	GREAT LAKES HIGHER ED CORP	0.00	0.00	0.00	0.00
	Acct:				
					9,496.21

TOTAL PAID TO CREDITORS

77,732.92

18-10117

Page 3 of 3

TOTAL CLAIMED	
PRIORITY	0.00
SECURED	28,859.73
UNSECURED	31,654.00

Date: 04/25/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

IN RE:

TODD A. LAUFFENBURGER  
MARY E. LAUFFENBURGER  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.

No Repondents.

Case No.:18-10117

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREEED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Todd A. Lauffenburger  
Mary E. Lauffenburger  
Debtors

Case No. 18-10117-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 3

Date Rcvd: Apr 26, 2023

Form ID: pdf900

Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 28, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Todd A. Lauffenburger, Mary E. Lauffenburger, 448 Cable Hollow Rd., Russell, PA 16345-4912
aty	Lorraine Gazzara Doyle, Udren Law Office P.C., Woodcrest Corporate Center, 111 Woodcrest Road, Suite 200 Cherry Hill, NJ 08003-3620
14794673	Bay City OrthoCare, LLC, 2313 Peach Street, Erie, PA 16502-2822
14794674	+ Bureau of Individual Taxes, PO Box 280432, Harrisburg, PA 17128-0432
14794675	+ Bureau of Taxes, Po Box 280432, Harrisburg, PA 17128-0432
14794678	+ Coll Service Center, P.O. Box 560, New Kensington, PA 15068-0560
14816318	+ FirstEnergy/Penelec, 101 Crawford's Corner Rd., Bldg. #1, Ste. 1-511, Holmdel, NJ 07733-1976
14780775	GLHEC & Aff obo USAF, PO Box 8961, Madison WI 53708-8961
14772820	+ Key Map, 211 North Front Street, PO Box 15206, Harrisburg, PA 17105-5206
14772821	+ Mr. Cooper formerly Nationstar Mortgage, 8950 Cypress Waters Blvd., Coppell, TX 75019-4620
14794681	++ NATIONAL FUEL GAS DISTRIBUTION CORPORATION, ATTN BANKRUPTCY DEPT, 6363 MAIN STREET, WILLIAMSVILLE NY 14221-5887 address filed with court., National Fuel, Po Box 371835, Pittsburgh, PA 15250
14794682	Penelec, PO Box 16001, Reading, PA 19612-6001
14772822	+ Pioneer Credit Recovery, 26 Edward Street, Arcade, NY 14009-1012
14794684	+ Quality Asset Recovery, 7 Foster Ave., Suite 101, Gibbsboro, NJ 08026-1191
14772824	+ Shellpoint Mortgage, 55 Beattie Place, Suite 500, Greenville, SC 29601-5116
14794686	+ TransWorld Magazie, Po Box 422108, Palm Coast, FL 32142-2108
14794687	+ Transworld Systems Inc., 300 Cedar Ridge Dr., Suite 307, Pittsburgh, PA 15205-1159
14794688	+ Warren Medical Group, 2 Crescent Park, Warren, PA 16365-2111
15273591	+ Wilmington Savings Fund Society, FSB, c/o Statebridge Company, LLC, 6061 S. Willow Dr., Suite 300, Greenwood Village, CO 80111-5151

TOTAL: 19

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: blegal@phfa.org	Apr 26 2023 23:50:00	Pennsylvania Housing Finance Agency Homeowner's Em, 211 North Front Street, Harrisburg, PA 17101-1406
cr	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 26 2023 23:50:00	SELECT PORTFOLIO SERVICING, INC, 3815 South West Temple, Salt Lake City, UT 84115
14794677	+ Email/Text: docs@chaserec.com	Apr 26 2023 23:50:00	Chase Receivable, 1247 Broadway, Sonoma, CA 95476-7503
14794679	+ Email/Text: G06041@att.com	Apr 26 2023 23:50:00	Direct TV, Po Box 5007, Carol Stream, IL 60197-5007
15449368	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 26 2023 23:50:00	Federal Home Loan Mortgage Corporation, as Trustee, c/o Select Portfolio Servicing, Inc., P.O.

District/off: 0315-1

User: auto

Page 2 of 3

Date Rcvd: Apr 26, 2023

Form ID: pdf900

Total Noticed: 36

			Box 65250, Salt Lake City, UT 84165-0250
14816318	+ Email/Text: BankruptcyEast@firstenergycorp.com	Apr 26 2023 23:49:00	FirstEnergy/Penelec, 101 Crawford's Corner Rd., Bldg. #1, Ste. 1-511, Holmdel, NJ 07733-1976
14772819	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Apr 26 2023 23:49:00	Greater Lakes Higher Education, PO Box 7860, Madison, WI 53707-7860
14800684	Email/PDF: resurgentbknofications@resurgent.com	Apr 26 2023 23:56:08	LVNV FUNDING, LLC, C/O SHELLPOINT MORTGAGE SERVICING, PO BOX 10826, GREENVILLE SC 29603-0826
14786150	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 26 2023 23:50:00	MIDLAND FUNDING LLC, PO BOX 2011, Warren MI 48090-2011
14794680	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 26 2023 23:50:00	Midland Funding LLC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
14794295	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 26 2023 23:49:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
14798692	Email/Text: blegal@phfa.org	Apr 26 2023 23:50:00	PHFA/HEMAP, 211 NORTH FRONT ST, PO BOX 8029, HARRISBURG, PA 17105
14794683	+ Email/Text: blegal@phfa.org	Apr 26 2023 23:50:00	PHFA-HEMAP, 211 North Front Street, PO Box 15206, Harrisburg, PA 17105-5206
14794682	Email/Text: BankruptcyEast@firstenergycorp.com	Apr 26 2023 23:49:00	Penelec, PO Box 16001, Reading, PA 19612-6001
14784268	+ Email/Text: enotifications@santanderconsumerusa.com	Apr 26 2023 23:50:00	SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284
14772823	+ Email/Text: enotifications@santanderconsumerusa.com	Apr 26 2023 23:50:00	Santander, PO Box 105255, Atlanta, GA 30348-5255
15147699	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 26 2023 23:50:00	Select Portfolio Servicing, Inc., 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
14794685	+ Email/PDF: resurgentbknofications@resurgent.com	Apr 26 2023 23:56:02	Shellpoint, c/o LVNV Funding LLC, 200 Meeting Street, Suite 206, Charleston, SC 29401-3187
14812284	^ MEBN	Apr 26 2023 23:50:16	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Federal Home Loan Mortgage Corporation, as Trustee
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper
cr		Wilmington Savings Fund Society, FSB, d/b/a Christ
14794689	*+	Warren Medical Group, 2 Crescent Park, Warren, PA 16365-2111
14794690	*+	Warren Medical Group, 2 Crescent Park, Warren, PA 16365-2111
14794676	##+	Central Credit, Po Box 735, Sunbury, PA 17801-0735

TOTAL: 3 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

District/off: 0315-1

User: auto

Page 3 of 3

Date Rcvd: Apr 26, 2023

Form ID: pdf900

Total Noticed: 36

the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 28, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 25, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bnicholas@kmlawgroup.com
Christopher M. Frye	on behalf of Joint Debtor Mary E. Lauffenburger chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com
Christopher M. Frye	on behalf of Debtor Todd A. Lauffenburger chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com
Leon P. Haller	on behalf of Creditor Pennsylvania Housing Finance Agency Homeowner's Emergency Mortgage Assistance Program (PHFA-HEMAP) lhaller@pkh.com khousman@pkh.com;dmaurer@pkh.com;lrynard@pkh.com;mgutshall@pkh.com
Lorraine Gazzara Doyle	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee ldoyle@logs.com, logsecf@logs.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Roger Fay	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee rfay@milsteadlaw.com, bkecf@milsteadlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
TOTAL: 8	